

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

IN RE:
SCHROEDER, MARK W
SCHROEDER, BRANDY M

TOMMAN, BRANDY M
Debtor(s)

CHAPTER 7 CASE
CASE NO. 06-72297 BARB
JUDGE Manuel Barbosa

TRUSTEE'S FINAL REPORT

To: THE HONORABLE Manuel Barbosa
BANKRUPTCY JUDGE

NOW COMES MEGAN G. HEEG, Trustee herein, and respectfully submits to the Court and to the United States Trustee his/her Final Report and Account in accordance with 11 U.S.C. §704(9).

1. MEGAN G. HEEG was appointed as the Chapter 7 trustee ("Trustee"). The Petition commencing this case was filed on 12/05/06. The Trustee was appointed on 12/05/06. An order for relief under Chapter 7 was entered on 12/05/06. The Trustee's case bond is in the form of a blanket bond.
2. The Trustee certifies that she has concluded the administration of this estate and has performed the duties enumerated in Section 704 of the Bankruptcy Code. The nonexempt assets of the estate have either been converted to cash, disposed of under orders of this Court, or are sought to be abandoned by the Trustee; there is no other property belonging to the estate; there are no matters pending or undetermined; claims have been reviewed; and all claim objections have been resolved to the best of the Trustee's knowledge. The Trustee certifies that this estate is ready to be closed. The tasks performed by the Trustee are set forth on Exhibit A. The Trustee has not found it advisable to oppose the Debtor(s) discharge.
3. The disposition of estate property is set forth in Exhibit B. The property abandoned, or sought to be abandoned, along with the reasons for such abandonment, is described in Exhibit B.
4. A summary of the Trustee's Final Report as of December 10, 2008, is as follows:

a. RECEIPTS (See Exhibit C)	\$ <u>9,001.30</u>
b. DISBURSEMENTS (See Exhibit C)	\$ <u>2,489.11</u>
c. NET CASH available for distribution	\$ <u>6,512.19</u>
d. TRUSTEE/PROFESSIONAL COSTS	

1. Trustee compensation requested (See Exhibit E)	\$ 1,650.13
2. Trustee Expenses (See Exhibit E)	\$ 70.65
3. Compensation requested by attorney or other professionals for trustee (See Exhibit F)	\$ 2,489.11
e. Illinois Income Tax for Estate (See Exhibit G)	\$ n/a

5. The Bar Date for filing unsecured claims expired on 07/02/07.
6. All claims filed in this case with the Clerk of the Bankruptcy Court have been reviewed by the Trustee.

The actual dollar amount of claims allowed and/or requested for this estate is as follows:

a. Allowed unpaid secured claims	\$ 0.00
b. Chapter 7 Administrative and 28 U.S.C. §1930 claims	\$ 4,209.89
c. Allowed Chapter 11 Administrative Claims	\$ 0.00
d. Allowed priority claims	\$ 0.00
e. Allowed unsecured claims	\$ 28,614.66

7. Trustee proposes that unsecured creditors receive a distribution of 16.74% of allowed claims.
8. Total compensation and expense previously awarded to Trustee's counsel, accountant or other professional was \$2,489.11. Professional's compensation and expense requested but not yet allowed is \$4,209.89. . The total of Chapter 7 professional fees and expenses requested for final allowance is \$4,209.89. (A summary of the professional fees and expenses previously requested is attached hereto as Exhibit F.)
9. A fee of \$600.00 was paid to Debtor's counsel for services rendered in connection with this case, and no basis appears to request an examination of those fees pursuant to 11 U.S.C. §329.
10. A fee of \$0.00 was paid to a bankruptcy petition preparer for services rendered in connection with this case, and no basis appears to request an examination of these fees pursuant to 11 U.S.C. §329.

WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct and requests the Court to provide for notice and a hearing pursuant to 11 U.S.C. §§330(a), 502(b) and 503(b). The Trustee further requests that the Court award final compensation and reimbursement of expenses and make final allowances of the administrative claims and expenses stated in this Report and for such other relief as the Court shall deem proper.

Dated: 12-11-08

RESPECTFULLY SUBMITTED,

By: /s/ Megan G. Heeg _____
MEGAN G. HEEG, Trustee
Ehrmann Gehlbach Badger & Lee
215 E. First St.
P.O. Box 447
Dixon, IL 61021
Telephone # (815) 288-4949

Exhibit A

Description of Trustee Services - Schroeder

Preliminary review of Debtors' Petition, Statement of Financial Affairs and Schedules prior to First Meeting of Creditors.

Examination of Debtors at First Meeting of Creditors, discovery of potential assets including tax refunds.

Conducted preliminary discovery with regard to the location and identity of Debtors' underlying financial affairs.

Initial report was prepared.

Iowa counsel was employed to continue pursuit of a personal injury cause of action.

Prepared all forms necessary for the administration of the estate, including the estate property record, cash receipts and disbursements ledgers, employer identification number, and opening of depository accounts.

Claims were reviewed, one objection was made and after consultation and compromise, a motion to allow an additional timely filed claim was made.

A Final Report was prepared. Upon approval of the Final Report, distribution will be made, and a Final Account will be made to close this case.

Debtor's interest in an Iowa litigation was compromised after court order.

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 06-72297 BARB
Case Name: SCHROEDER, MARK W
SCHROEDER, BRANDY M
Period Ending: 12/08/08

Trustee: (330490) MEGAN G. HEEG
Filed (f) or Converted (c): 12/05/06 (f)
§341(a) Meeting Date: 01/12/07
Claims Bar Date: 07/02/07

Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=\$554(a) abandon. DA=\$554(c) abandon.	Sale/Funds Received by the Estate	Asset Fully Administered (FA)	6
							6
1	BANK ACCOUNTS	50.00	0.00	DA	0.00	DA	
2	HOUSEHOLD GOODS AND FURNISHINGS	1,000.00	0.00	DA	0.00	DA	
3	WEARING APPAREL	600.00	0.00	DA	0.00	DA	
4	FURS AND JEWELRY	100.00	0.00	DA	0.00	DA	
5	INTERESTS IN INSURANCE POLICIES	0.00	0.00	DA	0.00	DA	
6	ALIMONY, MAINTENANCE, SUPPORT AND PROPERTY SETTE	2,000.00	0.00	DA	0.00	DA	
7	AUTOMOBILES AND OTHER VEHICLES	300.00	0.00	DA	0.00	DA	
8	AUTOMOBILES AND OTHER VEHICLES	1,000.00	0.00	DA	0.00	DA	
9	AUTOMOBILES AND OTHER VEHICLES	1,000.00	0.00	DA	0.00	DA	
10	AUTOMOBILES AND OTHER VEHICLES	3,000.00	0.00	DA	0.00	DA	
11	AUTOMOBILES AND OTHER VEHICLES	2,000.00	0.00	DA	0.00	DA	
12	CONTINGENT AND NONCONTINGENT INTERESTS IN ESTATE (u) Dram shop action	Unknown	9,000.00		9,000.00		
Int	INTEREST (u)	Unknown	N/A			1.30	Unknown
13	Assets	Totals (Excluding unknown values)	\$11,050.00		\$9,000.00	\$9,001.30	\$0.00
							5

Form 1**Individual Estate Property Record and Report****Asset Cases**

Case Number: 06-72297 BARB
Case Name: SCHROEDER, MARK W
SCHROEDER, BRANDY M
Period Ending: 12/08/08

Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4	5	6
				Property Abandoned OA=\$554(a) abandon. DA=\$554(c) abandon.	Sale/Funds Received by the Estate	Asset Fully Administered (FA) Gross Value of Remaining Assets
1			3		4	

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): March 31, 2008

Current Projected Date Of Final Report (TFR): December 10, 2008 (Actual)

Form 2**Cash Receipts And Disbursements Record**

Case Number: 06-72297 BARB
Case Name: SCHROEDER, MARK W
SCHROEDER, BRANDY M

Taxpayer ID #: 61-6364062
Period Ending: 12/08/08

Trustee: MEGAN G. HEEG (330490)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****00-65 - Money Market Account
Blanket Bond: \$1,500,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #}/ Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	8 Money Market Account Balance
10/06/08	{12}	Mark Schroeder	compromise from Debtor's estate in Iowa litigation	1241-000	9,000.00		9,000.00
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	0.68		9,000.00
11/17/08	1001	Gomez, May, Schutte, Yeggy, Bieber & Wells	Attorneys fees due per compromise order dated 9/8/08	3210-000		1,800.00	7,206.68
11/17/08	1002	Gomez, May, Schutte, Yeggy, Bieber & Wells	costs due per compromise order dated 9/8/08	3220-000		689.11	6,515.57
11/26/08	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.1000%	1270-000	0.62		6,512.19
11/26/08		To Account #*****0066	prepare Final Report	9999-000		6,512.19	6,512.19
ACCOUNT TOTALS							
Less: Bank Transfers							
Subtotal							
Less: Payments to Debtors							
NET Receipts / Disbursements							
\$0.00							

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7 of 14

Form 2

Cash Receipts And Disbursements Record

Case Number: 06-72297 BARB
Case Name: SCHROEDER, MARK W
 SCHROEDER, BRANDY M
Taxpayer ID #: 61-6364062
Period Ending: 12/08/08

Trustee: MEGAN G. HEEG (330490)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***_*****00-66 - Checking Account
Blanket Bond: \$1,500,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #}/ Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	8 Checking Account Balance
11/26/08		From Account #*****0065	prepare Final Report	9999-000	6,512.19		\$6,512.19
ACCOUNT TOTALS							
			Less: Bank Transfers		6,512.19	0.00	
			Subtotal		0.00	0.00	
			Less: Payments to Debtors			0.00	
			NET Receipts / Disbursements		\$0.00	\$0.00	

TOTAL - ALL ACCOUNTS		Net Receipts	Net Disbursements	Account Balance
MMA #	*****00-65	9,001.30	2,489.11	\$0.00
Checking #	***_*****00-66	0.00	0.00	6,512.19
		\$9,001.30	\$2,489.11	\$6,512.19

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SCHROEDER, MARK W
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Debtor(s)

CHAPTER 7 CASE
CASE NO. 06-72297 BARB
JUDGE Manuel Barbosa

DISTRIBUTION REPORT

I, MEGAN G. HEEG, Trustee herein, certify that I have reviewed all claims filed with the Clerk of the Bankruptcy Court and have examined all orders of Court, and state that based on my review I propose to make the following distribution:

SUMMARY OF DISTRIBUTION:

Secured Claims:	\$ <u> </u> 0.00
Chapter 7 Administrative Expenses:	\$ <u> </u> 1,720.78
Chapter 11 Administrative Expenses:	\$ <u> </u> 0.00
Priority Claims (507(a)(2)-(a)(7)):	\$ <u> </u> 0.00
Secured Tax Liens:	\$ <u> </u> 0.00
Priority Tax Claims:	\$ <u> </u> 0.00
Other Priority Claims (507(a)(9)):	\$ <u> </u> 0.00
General Unsecured Claims:	\$ <u> </u> 4,791.41
 <u>TOTAL AMOUNT TO BE DISTRIBUTED:</u>	\$ <u> </u> 6,512.19

DISTRIBUTION REPORT

PAGE 1

1. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
Secured Claims		\$ 0.00	0.00%
2. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a) & (b) and §507(a)(1) (Chapter 7 costs of administration including court costs and U.S. Trustee quarterly fees pursuant to 28 U.S.C. 1930(6))		\$ 4,209.89	100.00%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
	MEGAN G. HEEG	1,650.13	1,650.13
	MEGAN G. HEEG	70.65	70.65
	Gomez, May, Schutte, Yeggy, Bieber & Wells	1,800.00	0.00
	Gomez, May, Schutte, Yeggy, Bieber & Wells	689.11	0.00
3. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a) & (b) and §507(a)(1) (Debtor-in possession (DIP) administrative expenses)		\$ 0.00	0.00%
CLAIM NUMBER CREDITOR		ALLOWED AMOUNT	DIVIDEND AMOUNT
4. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(2) - Gap claims arising in involuntary cases and allowed pursuant to §502(f)		\$ 0.00	0.00%
CLAIM NUMBER CREDITOR		ALLOWED REQUESTED	PROPOSED ALLOWANCE
		TOTAL	\$ 0.00
5. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %

EXHIBIT D

DISTRIBUTION REPORT

PAGE 2

§507(a)(3) - Wages, salaries or commissions limited to
\$4,300.00 \$ 0.00 0.00%

CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
TOTAL	\$	0.00

6. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(4) - Contributions to Employee Benefit Funds	\$ 0.00	0.00%
CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
TOTAL	\$	0.00

7. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(5) - Farmers' and Fishermen's claims to the extent of \$4,300.00	\$ 0.00	0.00%
CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
TOTAL	\$	0.00

8. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
507(a)(6) - Deposits by consumers to the extent of \$1,950.00	\$ 0.00	0.00%
CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
TOTAL	\$	0.00

9. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(7) - Alimony	\$ 0.00	0.00%
CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
TOTAL	\$	0.00

10. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
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DISTRIBUTION REPORT

PAGE 3

§724(b)(6) - Tax Liens:	\$ 0.00	0.00%
CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
	TOTAL	\$ 0.00

11. TYPE OF CLAIMS	\$	0.00	0.00%	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
				ALLOWED REQUESTED	PROPOSED ALLOWANCE
§507(a)(8) - Tax claims excluding fines and penalties	\$ 0.00		0.00%		
CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE			
	TOTAL	\$ 0.00			

12. TYPE OF CLAIMS	\$	0.00	0.00%	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
				ALLOWED REQUESTED	PROPOSED ALLOWANCE
§507(a)(9) - Capital Commitments to FDIC, et al.	\$ 0.00		0.00%		
CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE			
	TOTAL	\$ 0.00			

13. TYPE OF CLAIMS	\$	28,614.66	16.74%	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
				ALLOWED REQUESTED	PROPOSED ALLOWANCE
§726(a)(2) - General Claims (To be paid <u>pro-rata</u> after costs of administration and priority claims are paid in full)	\$ 28,614.66		16.74%		
CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE			
2 Professional Collection Service		320.50		320.50	53.68
3 RBCA Account Management		3,172.38		3,172.38	531.20
4 Eastern Iowa Creditors		2,811.71		2,811.71	470.81
5 Allied Business Accounts		1,483.20		1,483.20	248.36
6 Allied Business Accounts		286.73		286.73	48.01
7 Allied Business Accounts		1,441.00		1,441.00	241.29
8 Allied Business Accounts		370.00		370.00	61.95
9 Crime Victim Assistance Division IA		18,729.14		18,729.14	3,136.11
	TOTAL	\$ 4,791.41			

14. TYPE OF CLAIMS	\$	4,791.41	3,136.11	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
				ALLOWED REQUESTED	PROPOSED ALLOWANCE

DISTRIBUTION REPORT

PAGE 4

General Unsecured Subordinated claims	\$ 0.00	0.00%
CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
	TOTAL	\$ 0.00

15. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a)(3) - Late unsecured claims	\$ 0.00	0.00%
CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
	TOTAL	\$ 0.00

16. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a)(4) - Fines/penalties	\$ 0.00	0.00%
CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
	TOTAL	\$ 0.00

17. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a)(5) - Interest	\$ 0.00	0.00%
CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
	TOTAL	\$ 0.00

18. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a)(6) - Surplus to Debtor	\$ 0.00	0.00%
CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
	TOTAL	\$ 0.00

The following claims are not included in the distribution because they have been disallowed or barred by court order or have been withdrawn by the claimant:

DISTRIBUTION REPORT

PAGE 5

TYPE OF CLAIM	CLAIM NUMBER	CREDITOR AND ADDRESS	AMOUNT OF CLAIM	DISALLOWED /WITHDRAWN (DESIGNATE)
Unsecured	1	AV Transportation 2103 9th Ave Camanche, IA 52730-	\$ 3,225.00	Disallowed

WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct.

DATED: 12-11-08

/s/ Megan G. Heeg 
MEGAN G. HEEG, Trustee

EXHIBIT D